

# Cigna Global/Lloyd's International Travel Insurance Program

## Summary of Benefits

### West Virginia University

Policy Dates: 11/1/25 – 10/31/26

### **Cigna Global: POLICY # 08932G**

#### **Travel Medical**

- Sickness & Accident Medical Expense: \$500,000
- Emergency Dental (includes accident & alleviation of sudden pain): \$1,000

#### **AD&D**

- Accidental Death & Dismemberment: \$10,000, \$500,000 aggregate per any one loss

#### **Medical Evacuation and Repatriation**

- Medical Evacuation: \$500,000
- Repatriation of Mortal Remains: \$500,000
- Return of Dependent Children: Included in evacuation benefit, if insured is evacuated

#### **Quarantine Lodging**

- Lodging: \$285 per day, max 14 days if required by government and positive test

### **Lloyd's: POLICY # EQX2025004**

#### **Supplemental Travel Benefits**

- Trip Interruption: \$2,000
- Lost Baggage: \$250
- Visit by Family Member or Friend: \$20,000 and meals & accommodations not to exceed \$500 per day if the insured is expected to be hospitalized 3 or more days
- Visit by Family Member or Friend due to Felonious Assault: \$5,000 and meals & accommodations not to exceed \$500 per day, max of 5 days
- Necessary Repatriation due to Felonious Assault: \$500,000

#### **Security Evacuation**

- Political Evacuation: \$100,000
- Natural Disaster Evacuation: \$100,000
- Aggregate Benefit for any one occurrence: \$500,000

#### **Program Highlights**

<ul style="list-style-type: none"> <li>• International SOS case fees covered</li> <li>• First Payer</li> <li>• No deductible and 100% coinsurance</li> </ul>	<ul style="list-style-type: none"> <li>• Mental health covered up to medical max</li> <li>• Prescription drugs covered up to medical max</li> <li>• Pre-existing conditions covered</li> </ul>
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#### **International SOS Travel Assistance:**

If you have an emergency call International SOS collect at 1-215-942-8478. International SOS is staffed by doctors, logistics coordinators and security experts. International SOS can provide medical advice, assistance in your location, or arrange for an evacuation. Travelers should visit their school's online portal with International SOS to familiarize themselves with the services that International SOS offers travelers. Please go to [www.internationalsos.com](http://www.internationalsos.com) and at the prompt for the participant's website login enter your school's International SOS membership number. **Your International SOS Membership Number is 11BCAS589741**

If you have questions about the benefits, contact Tara George-Jones ([tara.george-jones@mail.wvu.edu](mailto:tara.george-jones@mail.wvu.edu)) Insurance ID cards are not issued but a letter on WVU letterhead can be provided. Benefits are activated by calling International SOS. The policy is intended to cover medically necessary services outside the United States. Preventative care including routine physicals, women's wellness, and travel immunizations is not covered.